

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

BRADLEY S. MAUGER
ANTIONETTE R. MAUGER
Debtor(s)

Case No. 15-14698-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2015.
- 2) The plan was confirmed on 08/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/11/2016, 01/02/2019, 05/09/2019, 01/10/2020.
- 5) The case was Completed on 05/06/2020.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$141,126.63.
- 10) Amount of unsecured claims discharged without payment: \$20,265.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$57,246.56
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$57,246.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,414.71
Other	\$526.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,840.71**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS VI, LLC	Unsecured	482.00	558.46	558.46	79.20	0.00
ADVOCARE MEDFORD PED	Unsecured	294.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE, LP	Unsecured	822.00	858.06	858.06	121.70	0.00
CACH, LLC	Unsecured	NA	468.75	468.75	66.48	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	1,020.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	300.00	NA	NA	0.00	0.00
CERASTES, LLC	Unsecured	771.00	2,354.17	2,354.17	333.89	0.00
CLERK OF THE COURT FOR:	Secured	95,120.00	130,280.24	39,015.22	39,015.22	0.00
EQUABEL ASCENT FINANCIAL	Unsecured	3,706.00	NA	NA	0.00	0.00
EVESHAM MUNICIPAL UTILITIES AUT	Secured	NA	1,482.60	1,482.60	1,482.60	0.00
HSBC BANK	Unsecured	277.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	6,970.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	NA	0.00	4,876.25	4,876.25	0.00
MIDLAND CREDIT MANAGEMENT, IN	Unsecured	824.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, IN	Unsecured	831.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,295.00	1,294.85	1,294.85	183.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,294.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	8,750.00	8,791.32	8,791.32	1,246.86	0.00
U.S. DEPARTMENT OF HOUSING & UR	Secured	NA	16,625.05	0.00	0.00	0.00
US DEPT OF EDU AFSA	Unsecured	NA	NA	NA	0.00	0.00
VERIZON	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$43,891.47	\$43,891.47	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,482.60	\$1,482.60	\$0.00
TOTAL SECURED:	\$45,374.07	\$45,374.07	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,325.61	\$2,031.78	\$0.00

Disbursements:	
Expenses of Administration	<u>\$9,840.71</u>
Disbursements to Creditors	<u>\$47,405.85</u>
TOTAL DISBURSEMENTS :	<u>\$57,246.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2020

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.